REMARKS

This is in full and timely response the non-final Office Action mailed on June 22, 2005. Reexamination in light of the following remarks is respectfully requested.

Claims 1-8 are currently pending in this application, with claims 1, 5, 7 and 8 being independent. *No new matter has been added.*

Withdrawal of Final Office Action

Appreciation is expressed for the indication that the finality of the Office Action mailed on December 20, 2004 has been withdrawn.

Please note that this indication of the withdrawal has been previously made in the facsimile Office Communication received from the Examiner on *June 17, 2005*. A copy of that Office Communication is provided along with this Response.

Rejection under 35 U.S.C. §103

At least for the following reasons, if the allowance of the claims is not forthcoming at the very least and a new ground of rejection made, then a *__new non-final Office Action__* is respectfully requested.

Claims 1-8 were rejection under 35 U.S.C. §103(a) as allegedly being obvious over UK Patent Application No. GB 2 303 956 to Tomoyuki Nonaka et al. (Nonaka)

This rejection is traversed at least for the following reasons.

Claim 1 and the claims dependent thereon include the steps of:

recording, in a portable electronic device and a management center, information on a deposited amount of money, said information being stored in said portable electronic device in the form of electronic money representing a monetary value; and

recording, in said portable electronic device and said management center, information on a loan made to the user of said portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device.

Flowcharts are depicted with Figures 3, 4, 6, 8, 11, and 12 of Nonaka. Arguments below as to Figure 3 of Nonaka apply equally to Figures 3, 4, 6, 8, 11, and 12.

Nonaka arguably teaches an electronic purse loan system wherein a repayment term storage may be provided in the personal information storage 34 in the center 3 (Nonaka at page 19, line 23 to page 20, line 5).

Nonaka arguably teaches a new balance is written to the sum information storage 14 of the IC card 1 by the reader/writer 24 in step S112 (Nonaka at Figure 3 and page 10, line 22 to page 11, line 1).

Nonaka arguably teaches that the loan storage 61 and the loaned data storage 62 respectively shown in Figure 2 in the personal information storage 34 in the center 3 are reset in a step S113 (Nonaka at Figure 3 and page 11, lines 1-4).

Nonaka arguably teaches that a charge is displayed in step S114 (Nonaka at Figure 3 and page 11, lines 21-23).

Nonaka arguably teaches a comparison step in step S116 (Nonaka at Figure 3 and page 12, lines 1-5 and lines 22-25).

Nevertheless, a review of Figure 3 reveals that Nonaka fails to disclose, teach or suggest the occurrence of steps S112 and S113 once the comparison of step S116 has been performed. Instead, Nonaka arguably teaches the occurrence of steps S112 and S113 *prior to* the comparison of step S116.

Nonaka arguably teaches that the balance stored in the sum information storage 14 of the IC card 1 is updated by the card reader/writer 24 in a step S119 (Nonaka at Figure 3 and page 12, lines 9-12).

Nonaka arguably teaches that the sum of loan is stored in the loan storage 61 shown in Figure 2 and the loaned date is stored in the loaned data storage 62 shown in Figure 2 respectively in the personal information storage 34 in a step S124 (Nonaka at Figure 3 and page 13, lines 10-14).

However, a review of Figure 3 further reveals that Nonaka fails to disclose, teach or suggest performing both steps S119 and S124 once the comparison of step S116 has been performed. Instead, Nonaka arguably teaches the performance of either step S119 or step S124, but not both.

Thus, Nonaka fails to disclose, teach or suggest an electronic-money settlement method that includes the step of recording, *in the portable electronic device and the management center*, information on a loan made to the user of the portable electronic device up to a predetermined limit *when a payment amount exceeds the remaining amount of the electronic money stored in the portable electronic device*.

Claim 5 and the claims dependent thereon include the features of:

first means for notifying a management center of the updated amount; and

second means in which, when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device, said second means records

information on a loan made to the user of said portable electronic device in said portable electronic device, and notifies said management center of said information.

Figure 2 of Nonaka arguably depicts personal information storage 34 (Nonaka at page 7, lines 17-18).

Figure 1 of Nonaka arguably depicts the incorporation of the personal information storage 34 within a center 3, and arguably depicts an IC card 1 and an electronic purse terminal 2 (Nonaka at page 6, lines 20-24).

Nonaka arguably teaches that within step S112 of Figure 3, a new balance is written to the sum information storage 14 of the IC card 1 (Nonaka at page 10, line 22 to page 11, line 1). Nonaka arguably teaches an electronic purse loan system wherein repayment may be set for payment in monthly installments and charges can be loaned many times within the term for repayment (Nonaka at page 21, line 19 to page 22, line 2), and arguably teaches that the amount of the loan is stored in the personal information storage 34 (Nonaka at Figure 2, page 19, line 23 to page 20, line 5).

Yet, Nonaka fails to disclose, teach or suggest the amount of the loan being stored within the IC card 1.

As further shown within the flowcharts depicted with Figures 3, 4, 6, 8, and 12, Nonaka fails to disclose, teach or suggest the amount of the loan being stored within the electronic purse terminal 2. Specifically, note that for Figure 4, if the user is given a loan in step S223 and the date is within the term of repayment set by the center 3 in step S224, the charge is added to the sales storage 33 by the processor 32 of the center 3 in step S225 and the loan storage 62 shown in Figure 2 in the personal information storage 34 are updated in step S226 (Nonaka at page 20, lines 6-12).

Yet, Nonaka fails to disclose, teach or suggest the amount of the loan also being stored within the electronic purse terminal 2.

Nonaka also fails to disclose, teach or suggest the amount of the loan being stored either within the IC card 1 or within the electronic purse terminal 2.

Thus, Nonaka fails to disclose, teach or suggest second means in which, when a payment amount exceeds the remaining amount of the electronic money stored in the portable electronic device, *the second means records information on a loan made to the user of the portable electronic device in the portable electronic device*, and notifies the management center of the information.

Claim 7 is drawn to an electronic-money settlement method comprising the steps of:

subtracting an amount from a monetary value stored in a portable electronic device in accordance with a transaction between said portable electronic device and an information processing apparatus;

recording information on a loan to the user of said portable electronic device up to a predetermined limit when a payment amount exceed the remaining amount of the monetary value, in said portable device, by communicating with a management center through said information processing apparatus, said predetermined loan limit being managed by said management center;

recording a transaction history and said loan information in said information processing apparatus; and

sending said transaction history and said loan information to said management center.

But as shown hereinabove, Nonaka fails to disclose, teach or suggest a step of recording a transaction history and the loan information in the information processing apparatus. In this regard, Nonaka fails to disclose, teach or suggest the amount of the loan being stored within the electronic purse terminal 2.

Claim 8 is drawn to an information processing apparatus that subtracts a used amount from a monetary value stored in a portable electronic device in the form of electronic money so that the remaining amount of the electronic money in the portable electronic device is updated, said information processing apparatus comprising:

means for notifying a management center of the updated amount;

means for recording information on a loan to the user of said portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the monetary value, in said portable electronic device, by communicating with a management center, said predetermined loan limit being managed by said management center, said transaction history being recorded in said recoding means; and

means for sending said transaction history and said loan information to said management center.

However, as shown hereinabove, Nonaka fails to disclose, teach or suggest means for recording information on a loan to the user of the portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the monetary value, *in the portable electronic device*, by communicating with a management center, the predetermined loan limit being managed by the management center, the transaction history being recorded in the recoding means.

In this regard, Nonaka fails to disclose, teach or suggest the amount of the loan being stored either within the IC card 1 or within the electronic purse terminal 2.

Please note that within Nonaka, loan information is found only within the center 3.

The Office Action further contends that Figures 2a, 2b, 5 and 10 of Nonaka depict the format of the data storage in the IC (Office Action at page 5).

In response to this contention, whereas Figures 2a, 2b, 5 of Nonaka arguably depicts personal information storage 34, Figures 2a, 2b, 5 of Nonaka fail to depict any portion of the IC card 1. Whereas Figure 10 of Nonaka arguably depicts personal information storage 110 (Nonaka at page 34, lines 5-7), Figure 10 of Nonaka fail to depict any portion of the IC card 1.

Withdrawal of this rejection and allowance of the claims is respectfully requested.

Conclusion

For the foregoing reasons, all the claims now pending in the present application are allowable, and the present application is in condition for allowance. Accordingly, favorable reexamination and reconsideration of the application in light of the amendments and remarks is courteously solicited.

If the Examiner has any comments or suggestions that could place this application in even better form, the Examiner is requested to telephone Brian K. Dutton, Reg. No. 47,255, at 202-955-8753 or the undersigned attorney at the below-listed number.

If any fee is required or any overpayment made, the Commissioner is hereby authorized to charge the fee or credit the overpayment to Deposit Account # 18-0013.

Dated: September 22, 2005   Respectfully submitted,

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